## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA WILLIAMSPORT DIVISION

§

Debtor(s)

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/06/2020.
- 2) The plan was confirmed on 01/29/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 03/15/2024.
- 5) The case was completed on 02/27/2025.
- 6) Number of months from filing or conversion to last payment: <u>60</u>.
- 7) Number of months case was pending: <u>63</u>.
- 8) Total value of assets abandoned by court order: <u>NA</u>.
- 9) Total value of assets exempted: \$169,234.00.
- 10) Amount of unsecured claims discharged without full payment: \$106,189.74.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

\$ 56,729.00 Total paid by or on behalf of the debtor(s) Less amount refunded to debtor(s)

\$ 56,729.00 **NET RECEIPTS** 

\$ 0.00

Expenses of Administration:

\$ 5,760.00 Attorney's Fees Paid Through the Plan \$ 0.00 **Court Costs** \$ 4,265.31 Trustee Expenses & Compensation \$ 0.00 Other

TOTAL EXPENSES OF ADMINISTRATION

\$ 10,025.31

\$ 1,810.00 Attorney fees paid and disclosed by debtor(s):

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<b>Scheduled</b>	<u>Asserted</u>	Allowed	<u>Paid</u>	<u>Paid</u>
DONALD M HAHN, ESQUIRE	Pri	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	6,352.00	6,352.24	6,352.24	225.77	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	2,018.00	2,018.08	2,018.08	71.73	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	6,054.00	6,000.52	6,000.52	213.27	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	8,178.00	8,178.27	8,178.27	290.67	0.00
COMMONWEALTH OF	Sec	4,406.00	4,084.73	4,084.73	4,084.73	0.00
BANK OF AMERICA	Uns	8,051.00	5,000.47	5,000.47	177.72	0.00
DISCOVER	Uns	1,402.00	1,402.95	1,402.95	49.86	0.00
DISCOVER	Uns	5,435.00	5,053.30	5,053.30	179.60	0.00
CAPITAL ONE BANK	Uns	5,460.00	3,284.35	3,284.35	116.73	0.00
CITIZENS BANK	Sec	14,772.00	12,948.83	1,153.14	1,153.14	0.00
BANK OF AMERICA	Uns	0.00	753.10	753.10	26.76	0.00
BANK OF AMERICA	Uns	4,627.00	2,298.71	2,298.71	81.70	0.00
NAVIENT SOLUTIONS, INC	Uns	6,747.00	6,653.82	6,653.82	236.48	0.00
CHASE BANK USA	Uns	5,040.00	5,040.50	5,040.50	179.15	0.00
CHASE BANK USA	Uns	6,706.00	6,706.11	6,706.11	238.34	0.00
INTERNAL REVENUE SERVICE	Pri	21,810.00	16,312.83	11,181.79	11,181.79	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	16,312.83	5,131.04	182.37	0.00

Scheduled Creditors:						
Creditor		Claim	Claim	Claim	Principal	Interest
Name	Class	Scheduled	Asserted	Allowed	<u>Paid</u>	Paid
BECKET & LEE	Uns	391.00	391.26	391.26	13.91	0.00
PORTFOLIO RECOVERY	Uns	1,530.00	1,530.45	1,530.45	54.40	0.00
PORTFOLIO RECOVERY	Uns	1,550.00	1,550.89	1,550.89	55.12	0.00
PORTFOLIO RECOVERY	Uns	749.00	749.69	749.69	26.64	0.00
BECKET & LEE	Uns	827.00	827.20	827.20	29.40	0.00
BECKET & LEE	Uns	871.00	1,245.57	1,245.57	44.27	0.00
PNC BANK	Uns	1,360.00	1,360.72	1,360.72	48.36	0.00
MIDLAND CREDIT MGMT;	Uns	4,359.00	4,359.03	4,359.03	154.93	0.00
PNC BANK	Sec	0.00	NA	NA	0.00	0.00
AIS INFSOURCE, LP	Uns	0.00	302.38	302.38	10.75	0.00
AIS INFSOURCE, LP	Uns	4,922.00	4,620.57	4,620.57	164.22	0.00
AIS INFSOURCE, LP	Uns	0.00	4,230.71	4,230.71	150.37	0.00
AIS INFSOURCE, LP	Uns	6,187.00	6,187.48	6,187.48	219.91	0.00
AIS INFSOURCE, LP	Uns	5,825.00	1,595.22	1,595.22	56.70	0.00
PORTFOLIO RECOVERY	Uns	1,857.00	1,733.61	1,733.61	61.61	0.00
CENTRE TAX AGENCY	Pri	1,033.00	1,058.00	1,058.00	1,058.00	0.00
PNC BANK	Sec	195,296.00	211,616.59	25,865.29	25,865.29	0.00
JAMES MCCLURE	Lgl	0.00	NA	NA	0.00	0.00
STOVER MCGLAUGHLIN LAW FIRM	A Lgl	0.00	NA	NA	5,760.00	0.00
CAPITAL ONE	Uns	9,280.00	NA	NA	0.00	0.00
CITIBANK, NA	Uns	4,088.00	NA	NA	0.00	0.00
GEISINGER	Uns	1,044.00	NA	NA	0.00	0.00
MOUNT NITTANY MEDICAL	Uns	300.00	NA	NA	0.00	0.00
TERMINIX INTERNATIONAL	Uns	111.00	NA	NA	0.00	0.00
YOUNOMICS PRIVATE STUDENT	Uns	4,740.00	NA	NA	0.00	0.00
DONALD M HAHN, ESQUIRE	Pri	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 25,865.29	\$ 25,865.29	\$ 0.00
Debt Secured by Vehicle	\$ 1,153.14	\$ 1,153.14	\$ 0.00
All Other Secured	\$ 4,084.73	\$ 4,084.73	\$ 0.00
TOTAL SECURED:	\$ 31,103.16	\$ 31,103.16	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 12,239.79	\$ 12,239.79	\$ 0.00
TOTAL PRIORITY:	\$ 12,239.79	\$ 12,239.79	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 94,558.24	\$ 3,360.74	\$ 0.00

Disbursements:	
Expenses of Administration Disbursements to Creditors	\$ 10,025.31 \$ 46,703.69
TOTAL DISBURSEMENTS:	\$ 56,729.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/21/2025 By: /s/ Jack N. Zaharopoulos STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.